

Manuscript version: Author's Accepted Manuscript

The version presented in WRAP is the author's accepted manuscript and may differ from the published version or Version of Record.

Persistent WRAP URL:

<http://wrap.warwick.ac.uk/112558>

How to cite:

Please refer to published version for the most recent bibliographic citation information. If a published version is known of, the repository item page linked to above, will contain details on accessing it.

Copyright and reuse:

The Warwick Research Archive Portal (WRAP) makes this work by researchers of the University of Warwick available open access under the following conditions.

Copyright © and all moral rights to the version of the paper presented here belong to the individual author(s) and/or other copyright owners. To the extent reasonable and practicable the material made available in WRAP has been checked for eligibility before being made available.

Copies of full items can be used for personal research or study, educational, or not-for-profit purposes without prior permission or charge. Provided that the authors, title and full bibliographic details are credited, a hyperlink and/or URL is given for the original metadata page and the content is not changed in any way.

Publisher's statement:

Please refer to the repository item page, publisher's statement section, for further information.

For more information, please contact the WRAP Team at: wrap@warwick.ac.uk.

Renting Personal Goods*

Katy Wells

Department of Politics and International Studies, University of Warwick

katy.wells@warwick.ac.uk

1. Introduction

Zipcar calls itself a “car club network.”¹ A person can, for a small fee, become a member of this network, enabling them to rent, using an app, one of the many Zipcar vehicles that populate the streets of cities and the car-parks of airports. The rates are low, and the cars can be rented for as little as an hour – for a trip to the supermarket, to move some furniture, for a day out. It is plausible that for many, particularly those living in the urban areas where Zipcar concentrates its business, renting cars through Zipcar could replace owning a car. In such areas, Zipcars are abundant and conveniently located, meaning that people can reliably access a car when they want to.

Renting is a common property relation – most of us, at some point in our lives, rent goods – and it is becoming more common.² It is also a controversial property relation. Whilst there are notable popular defences of renting,³ and whilst we might welcome the way in which organisations like Zipcar makes renting certain goods (like cars) easier, with respect to other goods a rise in rental is viewed with concern. In the US and the UK, the rise in the numbers of people renting housing because they cannot afford to buy is being treated as a crisis, not a satisfactory state of affairs.⁴ Whilst some concerns here are about the conditions of renting, this is not, I think, the whole story: worries about “Generation Rent” track the sense in these places that, even under decent conditions, renting is an inferior means of exercising property rights over certain goods.⁵

* Particular thanks go to David Miller, Zofia Stemplowska, and members of the Centre for the Study of Social Justice seminar series, University of Oxford.

¹ ‘What is Zipcar?’ at <<https://www.zipcar.co.uk/how>>, accessed 17/10/2017.

² See, for example, Anna Nicolaou and Mark Vandeveld, “Retailers respond to rise in renting clothes and goods,” *Financial Times* online, 22 December 2017, available at <<https://www.ft.com/content/ca2e1860-e425-11e7-8b99-0191e45377ec>>, accessed 13/3/2018.

³ In particular, Rachel Botsman and Roo Rogers defend renting as a species of what they call “collaborative consumption.” Botsman and Rogers *What’s mine is yours: the rise of collaborative consumption* (New York: Harper Business, 2010)

⁴ See, for example, Emma Munbodh, “‘We’ll be stuck in Generation Rent forever’ - 34 million renters say government is not doing enough to get them on the property ladder,” *The Mirror* online, 8 August 2017, available at <<https://www.mirror.co.uk/money/well-stuck-generation-rent-forever-10946424>>, accessed 12/4/2018.

⁵ This is not to say that renting housing is not viewed with the same concern everywhere.

In spite of the fact that renting is both an (increasingly) common and a controversial way to exercise property rights over goods, there is little treatment of renting in political and legal philosophy. Indeed, there is so little treatment of the relation that it is often not distinguished in discussion from other “limited interests” (interests, that is, more limited than ownership) one may exercise over goods.⁶ The aim of this paper is to remedy this neglect, by offering a normative evaluation of renting.⁷ I argue that we should want to organise much more of our access to goods than we currently do through rental, rather than ownership.⁸ My claims focus on a certain class of goods: personal goods.⁹ Personal goods, here, means housing, personal means of transport, and the goods that typically make up most individuals’ and families’ belongings: clothes and accessories, furniture, crockery, knick-knacks, electronic items, the paraphernalia associated with hobbies and interests, children’s toys, and so on. I focus here, in the first instance, on personal goods as these are the class of goods with respect to which the present controversy regarding a rise in renting pertains. The upshot of the argument is that we should want each person to significantly increase the proportion of their personal goods that they access through rental.

The type of renting defended, however, is important. I defend the claim that we should want each person to significantly increase the proportion of their personal goods they access through what I call *decent* renting. Decent renting provides renters with important additional rights and powers, compared to renting normally understood.

In what follows, I offer two arguments for the claim that we should want to organise much more of our access to personal goods than we currently do through “decent” rental, rather than ownership, “The Community Argument” and “The Mitigation Argument.” The two arguments elaborate, in different ways, the claim that organising much more of our access to goods through decent rental helps us realise values and ends we have reason to want to realise. The paper also considers the plausibility of an important concern that might be raised against

⁶ Ownership, in contrast, gets extensive treatment. Some examples among many include Jeremy Waldron *The Right to Private Property* (Oxford: Clarendon Press, 1988), A. Honoré, “Ownership,” in *Oxford Essays in Jurisprudence*, Ed A. Guest (London: Oxford University Press, 1961): 107-47, John Christman, *The Myth of Property: Towards an Egalitarian Theory of Ownership* (Oxford University Press, 1994). Some works discuss a range of property interests but offer no focus on rental, specifically. See J.W. Harris, *Property and Justice* (Oxford: Clarendon Press, 1996), Stephen R. Munzer, *A Theory of Property* (Cambridge: Cambridge University Press, 1990).

⁷ Although it is unfortunately beyond the scope of any single paper to offer a *full* normative evaluation of this property relation.

⁸ I assume for the purposes of this paper that, perhaps with the exception of housing, most people currently access the majority of their personal goods via ownership.

⁹ A little more is written about renting other categories of good. For example, James Grunebaum’s work includes proposals that access to land and natural resources be organised through a system of rental. See his *Private Ownership* (New York: Routledge & Kegan Paul, 1987).

a proposal that individuals should increase the proportion of personal goods that they rent: that if this occurred, we would sacrifice important benefits associated with more widespread ownership.

The arguments of this paper assume a particular context. This is a context of (a) *materialism*, that is, a context in which we place certain kinds of significance on people's possessions; and (b) *consumerism*, that is, a context in which individuals abundantly consume the relevant goods. Making arguments that hold in this kind of context is highly relevant, of course, since it means that the arguments apply, at present, in many societies.

The focus of the paper is on arguing for the desirability of a state of affairs in which individuals rent a much greater proportion of their personal goods than they do at present. This leaves open two further questions. First, to what extent, if any, is it desirable that ownership be retained with respect to (certain) personal goods? Second, how might the state act to facilitate an increase in renting? Whilst these are significant questions, addressing them is the task of a longer work.

The paper proceeds as follows. First, I consider the *prima facie* case for considering renting as a potential alternative to ownership of personal goods: namely, that renting provides us with the kind of control over objects that those who defend ownership take to be important. Second, I offer a definition of the renting relation, and characterise “decent” renting. Third, I set out The Community Argument and the Mitigation Argument. Finally, I consider an objection to my proposal that we organise more of our access to goods through rental, rather than ownership.

2. The *prima facie* case

The *prima facie* case for considering rental as a plausible alternative to ownership when it comes to personal goods is generated by consideration of the kind of argument typically given in favour of having a system of property rights at all. In order to successfully carry out our plans and projects, it is argued, we need to be able to use resources in the external world. Specifically, we need to be able to use those resources involved in our plans and projects.¹⁰ However, simply being furnished with the entitlement to use certain resources is typically not enough: if others can take the resource in question from me, either whilst I am using it, or as

¹⁰ I associate contemporary versions of this argument with John T. Sanders, “Projects and Property,” in *Robert Nozick*, edited by David Schmidtz, (Cambridge: Cambridge University Press, 2002), 34-58, and, more recently with Charles Beitz, “Property and Time,” *Journal of Political Philosophy* 26(4), 2018: 419-440.

soon as I am not physically in possession of it, then I lack reliable access to that item, significantly diminishing my ability to incorporate it into my plans and projects. In order to ensure reliable access, individuals need to be able to exercise certain kinds of property rights over the resources involved in their plans and projects. The property rights in question need to be those that ensure individuals can exercise control that is exclusive, secure and “intertemporal” – that is, extended over a period of time – over the resource in question.¹¹

It is often taken to be the case that the relevant property rights are *ownership* rights. Ownership rights certainly do provide the relevant type of control over resources. However, renting, too, is a way of exercising property rights over external resources that can provide us with secure, exclusive, intertemporal control. Whilst this is, in so many words, acknowledged by those who set out the above argument, it is typically taken to be ownership rights that are the property relation most suitable for protecting our interest in carrying out our plans and projects.¹² This might be because ownership permits us to retain control of the item in question for as long as we wish – that is, for as long as our plans and projects are ongoing.¹³ However, as those who defend the argument in question acknowledge, as long as we *know* for how long we will exercise the relevant control over objects, and as long as the length of time in question is not very short, more limited interests will do, since we can make plans that take into account a more limited time period.¹⁴

Renting, therefore, is a *prima facie* alternative to ownership, if we are interested in the kind of property rights that will protect our ability to carry out our plans and projects. Both can provide secure, exclusive, intertemporal control. Answering the question of how we should want to organise our access to goods, then, requires us to consider other features of renting and ownership. It is the purpose of this paper to argue for the advantages of an increase in renting.

3. Renting and “decent” renting, defined

In a brief outline, let me characterise two property relations: renting and “decent” renting.¹⁵

¹¹ Beitz, “Property and Time,” 9.

¹² *Ibid.*, 10.

¹³ *Ibid.*

¹⁴ *Ibid.*

¹⁵ Elsewhere, I have offered characterisations of renting, and gone some way to defining what I here call “decent” renting. Here, I offer further development of these characterisations. See, in particular, Katy Wells, “The Right to Housing,” *Political Studies* (2018), Online First and Katy Wells, “The Right to Personal Property,” *Politics, Philosophy & Economics* 15(4), 2016: 358-378.

To see what is involved in renting an item, consider the case of an individual who rents a television for several months. This individual will, for the period of rental, be able to use the television as he or she wishes, so long as they do not alter or damage it. He or she will have the exclusive use of this television: other individuals are excluded from being able to use it, for the duration of the term of rental. He or she will have the ability to allow others to use it, to watch television themselves, for example. These rights and powers, as indicated above, are time limited: a central feature of the rental relation, then, is that the individual has no permanent rights over the rented item; at the end of the agreed term, the individual must return the item to its owner.

Adapting Honoré's analysis of ownership, according to which ownership is to be characterised as a "bundle" of rights, powers, liberties, and immunities,¹⁶ a more formal characterisation of renting may be set out as follows:

1. The right to possess X (the right to exclusive physical use of X)
2. The right to use X (the right to use X at one's discretion, so long as this does not extend to damaging or irrevocably altering the item in question)
3. The right to manage X (the right to determine who else uses X, and how)
4. The right to security (the right to remain in possession of X for the duration of the fixed term)
5. No absence of term (a term limit set on the length of time (1)-(3) are exercised over X)

There is, of course, considerable variation in the rights, powers (etc.) that any given individual renting an item will exercise over that item.¹⁷ Nevertheless, as with ownership, we can give a characterisation of the central or core features.¹⁸ The above characterisation is what I take to be the central or core features of renting.

¹⁶ Honoré, "Ownership." The analysis of property as a "bundle of rights" remains influential in political and legal philosophy, but has significant critics. I do not try to defend such an analysis here, but refer the reader to the following central discussions of the issue: James E. Penner, "The 'Bundle of Rights' Picture of Property," *UCLA Law Review* 43(3), 1996: 711–820; Thomas W. Merrill and Henry E. Smith, "What Happened to Property in Law and Economics?" *The Yale Law Journal*, 111(2) 2001: 357–398; Stephen Munzer, "Property and Disagreement," in *Philosophical Foundations of Property Law* ed. James Penner and Henry E. Smith (Oxford University Press, 2013): 289–319.

¹⁷ For example, some individuals who rent in current legal systems will have powers of alienation with respect to the items that they rent: for instance, some who rent their housing can sublet it, if they so choose.

¹⁸ It has sometimes been argued that the project of defining ownership is a hopeless one, because of the variation in currently existing forms of ownership, and these arguments might be thought to apply to the project of defining rental. In my view, such arguments have been satisfactorily rejected by Jeremy Waldron and others. In rejecting such arguments as they pertain to ownership, I think we can satisfactorily reject them, on similar

With renting defined, we can now turn to the idea of decent renting. This is the kind of renting that is required to ensure the kind of secure, exclusive, intertemporal control identified above; and that is required to ensure the kind of control we require to pursue our plans and projects. Where an individual “decently” rents some item he or she, first, exercises particularly robust versions of two of the rights set out above.

He or she exercises (i) a particularly robust version of the *right to security*. A right to security, when discussed in the context of ownership, is a right against expropriation.¹⁹ When it comes to renting, as noted above, a right to security is, instead, a right to remain in possession of the other rights associated with renting (the rights to possess, use, and manage), for the whole of the relevant term. A robust version of the right provides a tenant with a strong presumption against the owner or a third party taking control of the relevant rented item, before the rental period had elapsed. He or she exercises (ii) a particularly robust form of the right to possess. When the right to possess takes a particularly robust form, there is a strong presumption against interference with the renter’s possession of the item in question for the duration of the rental term. Any necessary interference (for instance, limited inspection of rental housing) should be carefully circumscribed and regulated.

Secondly, “decent” renting involves the renter being entitled to make two further claims on the landlord or owner of the item. The first is for goods of a certain minimum standard or quality. The television in question (for example) should not be faulty, heavily damaged, or unsafe. The second is for a reasonable minimum rental term, where relevant. Whilst it is not always clear that such a term is necessary, it appears to be so for some goods – such as housing. The reason why renters should be able to make both of these claims has, again, to do with the importance of items for carrying out their plans and projects.

Since a comparison is to be drawn in what follows between renting and owning, we will need some sense of the key differences between the rights of ownership, as they are commonly exercised in present-day legal systems, and renting. Owners normally possess, where renters do not, powers to transfer the owned item permanently to another person, the power to abandon the item in question, as well as the power to significantly (including, irrevocably) alter it, consume it, and destroy it. An owner also has claims to receive the capital value of the item in question, if it is sold, and the income from the lease of the item, if it is

grounds, as they pertain to rental. See Waldron, “What is Private Property?” *Oxford Journal of Legal Studies* 5, no. 3 (1985): 313-349.

¹⁹ Honoré, “Ownership.”

rented out.²⁰ Finally, an owner can, where a renter cannot, “look forward to remaining the owner of the item in question indefinitely.”²¹

4. The Community Argument

Renting more personal goods will help us realise values and ends that we have reason to want to realise. One of these values is community, a value that, I argue below, a wide range of views with redistributive commitments ought to want to realise.

Community here is understood as relating to the extent to which the members of a particular society or group care about one another’s fates.²² On G.A. Cohen’s central account, community in this sense requires that individuals in a particular society have, in some sense, a “common life.”²³ This does not mean that they should participate in a communal or community life, but rather that the individuals in a given society should not have lives that look so different from one another that they lack any basis for understanding each other’s concerns, challenges, successes, and so on.²⁴ To illustrate this, Cohen uses the example of two people, one of whom gets the bus to work, the other of whom drives to work in a comfortable car.²⁵ Of the latter, he says: “One day, however, I [the car driver] must take the bus, because my wife needs the car. I can reasonably complain about that to a fellow car driver, but not to you [the bus user]. I can’t say to you: “It’s awful that I have to take the bus today.” There is a lack of community between us of just the sort that naturally obtains between me and the fellow car-driver.”²⁶

Cohen’s view represents a tradition of viewing community as an independent principle of intrinsic importance, and as a principle that any plausible socialist view ought to contain.²⁷ However, the existence of community is something a much wider range of views in political

²⁰ I assume here a non-libertarian view of ownership; that is, I assume that being the owner of some item does not make taxation of sale, rental, or of the value of the item itself impermissible.

²¹ Honoré, “Ownership.”

²² I take this understanding of community from G.A. Cohen, *Why Not Socialism?* (Princeton & Oxford: Princeton University Press, 2009), 34.

²³ *Ibid.*, 35.

²⁴ Significant recent developments in property theory have emphasised the connection between private property (that is, ownership) rights and community. In these discussions “community” often does mean something like “stable community life.” See in particular, Eduardo M. Peñalver, “Property as Entrance,” *Virginia Law Review* 91 (2005), 1894, and Gregory S. Alexander & Eduardo M. Peñalver, “Properties of Community,” *Theoretical Inquiries in Law* 10 (2009): 127-160. For further discussions of property and community, see Amnon Lehavi, “How Property Can Create, Maintain or Destroy Community,” *Theoretical Inquiries in Law* 10 (2009): 43-76 and J.E. Penner, “Property, Community, and the Problem of Distributive Justice,” *Theoretical Inquiries in Law* 10 (2009): 194-216. In addition, popular defences of renting often emphasise the connection between renting and “community” understood as “community life.” See Botsman and Rogers, *What’s mine is yours*.

²⁵ Cohen, *Why Not Socialism?*, 36.

²⁶ *Ibid.*

²⁷ Note that for Cohen the principle of community is not a principle of justice.

philosophy (including, but not exclusively, egalitarian views) have reasons to value, for instrumental reasons.²⁸ This is because the presence of common bonds, or some kind of “common life” is arguably required to ensure citizen support for redistributive policies.²⁹ A concern here, however, is circularity since ensuring individuals in a given society do not live lives that are very different from one another appears to require considerable redistribution, and therefore cannot be required for redistribution.³⁰ However, as I argue below, more renting of personal goods provides a way out of this circle.

To make the case that renting helps realise the value of community, I will use two examples of present-day commercial organisations that rent out goods. My claim is that it is renting, insofar as it enables access to certain kinds of good, or is organised in certain ways, that helps realise the value of community. The first example is of a company called “Rent the Runway.” We are familiar with the idea that rental markets allow individuals to access goods that it would be very costly or perhaps unaffordable for them to own (consider the practice of renting formalwear). A recent example of an emerging rental market which performs this function is rental markets in “designer” clothing and accessories. Such items are typically prohibitively expensive for most consumers to buy; however, rental markets render them significantly more affordable. Rent the Runway, for instance, offers individuals the ability to rent four items a month for around \$89, items that, themselves, might be worth hundreds of dollars.³¹

The second example was introduced in the opening of this paper: that of Zipcar. Those who use Zipcar’s “car club network” pay a membership fee, and are then enabled to use one of the network of cars that are left on the streets of the areas in which the company operates. Like Rent the Runway, Zipcar also allows individuals to access goods, through renting, that it would be costly or unaffordable for them to own. Amongst the cars on offer from Zipcar, for example, are those which cost above £20,000 to buy new, but which are available to rent for £10/hour. From the perspective of the arguments to be made below, Zipcar also has another important feature: that the range of cars available to rent, in terms of quality and cost, is significantly

²⁸ The distinction made between placing intrinsic and instrumental importance on community is made by Miller, *Market, State & Community* (Oxford, Clarendon Press, 1983), Ch. 9.

²⁹ This argument is made by Miller in *Social Justice* and at greater length in *Market, State & Community*. See Miller, *Social Justice* (Clarendon Press, 1976), 334; *Market, State & Community*, 236-238.

³⁰ Miller’s own argument does not involve this kind of circularity, since he argues that it is the bonds formed by a common national identity that provide the basis for community amongst citizens. See *Market, State & Community*, Ch. 9.

³¹ See <<https://www.renttherunway.com/>>, accessed, 18/1/2018.

narrower than those available to buy – that is, users of Zipcar are using vehicles that are, in terms of quality, fairly similar to one another, with no real “luxury” options available.³²

On a view like Cohen’s, members of a particular community need to have a “common life” if they are to care about one another’s fates because common life experiences facilitate sympathetic identification between two individuals, and because a lack of common life experiences constitutes a barrier to this kind of sympathetic identification, unless, perhaps, we happen to be capable of greater-than-usual empathy.

What the Zipcar and Rent a Runway examples above show is that renting enables more individuals to have common *material* experiences – that is, access to similar kinds of goods. The examples show how renting does this in two different ways. First, it enables individuals with fewer resources to access more expensive goods (both Zipcar and Rent a Runway do this). Second, the members of Zipcar have access to a narrower range of options, when it comes to what car they are going to drive, than individuals who set out to buy their own car. This means that, in accessing this particular good, they will be having a fairly similar experience to one another – or, at least, there are constraints on the extent to which this kind of experience can be very dissimilar. Further, at present, we live at a time in which our material possessions and circumstances are taken to have particular importance. One significant way of promoting individuals’ ability to understand one another’s lives, therefore, is to promote their ability to enjoy access to similar goods and possessions. Further, it is a way of promoting community that is not, in itself, redistributive. This means that a concern about circularity no longer attaches to instrumental egalitarian case for valuing community.

A problem might be raised here for The Community Argument. For the argument to be successful, renting must be a cheap way of accessing the relevant goods. However, renting is only a cheap way of accessing some good if one rents the good infrequently and for short periods of time. If I rent a Zipcar continuously over a period of time, it will quickly become expensive. In light of this, we might question whether promoting renting really promotes community. Those who rent, because they cannot afford to buy, are having a different kind of experience from those who can afford to buy: they are restricted by their financial circumstances to limited access to particular goods, which others have unrestricted access to (because they own them). Despite in some sense consuming the same material goods, these two groups are not having an experience in common, because of certain crucial differences that obtain. Reflecting on Cohen’s example of the bus-user and the car-driver lends weight to this

³² See <<http://www.zipcar.co.uk/check-rates/london>>, accessed, 18/1/2018

objection: despite the fact that these two individuals are having the same experience in one sense (they are both using the bus), because of their different perspectives on the situation Cohen claims that they lack the relevant sympathetic identification.

This concern stretches the idea too far that the circumstances under which one accesses some good or event is the most important factor, when it comes to how one experiences that good or event. If I save up all year to be able to eat at an expensive restaurant, I am still, in one important sense, having the same experience as someone who is able to afford to eat there every week. I can talk to this other person about the food, the atmosphere, and the service in a way that someone who has never been to the restaurant cannot. Similarly, there is an important sense (which Cohen overlooks) in which Cohen's car driver, in spite of his different perspective on the situation, is having the same experience as the bus-user: of using the bus. The car-driver and the bus-user can share their annoyance at how crowded the bus is. The two have something in common that the bus-user and another party, who has never used the bus, do not. The car-driver, furthermore, now understands an aspect of the bus-user's experience that he did not before. Increasing renting, therefore, should be seen as something which helps to realise the good of community: it is enabling individuals to have consumer experiences which are, in an important sense, the same.

5. The Mitigation Argument

Modern societies have become more consumerist, that is, their members consume increasingly large amounts of material goods. This consumerism is associated with outcomes that are of concern to moral and political philosophers.

One such set of outcomes is environmental. High consumption contributes to climate change.³³ The Intergovernmental Panel on Climate Change's Fifth Assessment Report identified per capita production and consumption growth as "a major driver for worldwide increasing GHG [greenhouse gas] emissions" and argues that individual behaviour "affects emissions through energy use, technological choices, lifestyles, and consumption preferences."³⁴ In addition, the waste produced when consumed goods are discarded has

³³ Central works on the ethics of climate change are collected in Stephen M. Gardiner, Simon Caney, Dale Jamieson and Henry Shue, (eds.), *Climate Ethics: Essential Readings* (New York: Oxford University Press, 2010).

³⁴ Blanco G., R. Gerlagh, S. Suh, J. Barrett, H.C. de Coninck, C.F. Diaz Morejon, R. Mathur, N. Nakicenovic, A. Ofosu Ahenkora, J. Pan, H. Pathak, J. Rice, R. Richels, S.J. Smith, D.I. Stern, F.L. Toth, and P. Zhou, "Drivers, Trends and Mitigation," in: *Climate Change 2014: Mitigation of Climate Change. Contribution of Working Group III to the Fifth Assessment Report of the Intergovernmental Panel on Climate Change*, ed.

additional negative, environmental impacts.³⁵ Finally, high consumption contributes to the depletion of natural resources, casting into doubt our ability to fulfil our obligations to preserve such resources for the next generation.³⁶

Secondly, those who discuss our obligations to the global poor often note what wealthy individuals tend to spend their money on instead of donating it those who lack the resources necessary to lead a minimally decent life – in particular, consumer goods and experiences.³⁷ Finally, philosophers and psychologists have associated materialism with lower levels of individual well-being.³⁸ If we are concerned about the implications of consumerist activity, I suggest here, then we have good reasons to want to organise our access to more goods through rental, rather than through ownership.

The first reason for this is that renting appears to be able to accommodate consumerist impulses in a way that reduces use and waste of resources. To see, this, I will return to the case of renting clothing, which is particularly salient. “Fast fashion” is used to describe the (current) state of affairs when it comes to clothing consumption in many countries: namely, that people buy cheap, low quality clothing frequently, and discard this clothing rapidly to make way for yet more new items. This, of course, has a significantly greater negative environmental impact than a state of affairs where people buy fewer items less often and take care to maintain those items, or mend them when damaged. Effects of fast fashion are (among others) increasing levels of textile waste and increased pollution from manufacture processes.³⁹

Edenhofer, O., R. Pichs-Madruga, Y. Sokona, E. Farahani, S. Kadner, K. Seyboth, A. Adler, I. Baum, S. Brunner, P. Eickemeier, B. Kriemann, J. Savolainen, S. Schlömer, C. von Stechow, T. Zwickel and J.C. Minx (Cambridge University Press, 2014). On the relationship between consumption and climate change see Dieter Helm, “Sustainable Consumption, Climate Change and Future Generations,” *Royal Institute of Philosophy Supplement* 69 (2011): 235-252.

³⁵ For an overview of these effects see Hans Y. Tammamagi, *The Waste Crisis: Landfills, incinerators, and the search for a sustainable future* (Oxford: Oxford University Press, 1999).

³⁶ There is a large literature discussing such obligations. See, for example, Clark Wolf, “Contemporary Property Rights, Lockean Provisos, and the Interests of Future Generations,” *Ethics* 105(4):791-818 (1995); Joseph Mazor, “Liberal Justice, Future People, and Natural Resource Conservation,” *Philosophy & Public Affairs* 38 (2010): 380-408; Chris Armstrong, *Justice and Natural Resources: An Egalitarian Theory* (Oxford University Press, 2017); Anca Gheaus, “The Right to Parent and Duties Concerning Future Generations,” *Journal of Political Philosophy* 24 (2016): 487–508.

³⁷ See, for example, Peter Singer, “Famine, Affluence, and Morality,” *Philosophy & Public Affairs* 1, no. 3 (1972): 229-243.

³⁸ See, for example, Jon Elster, “Self-realisation in Work and Politics: the Marxist conception of the Good Life,” *Social Philosophy & Policy* 3, no. 2 (1986), 97-126. See also the study discussed here, <http://www.apa.org/monitor/jun04/discontents.aspx>, which suggests that materialism is associated with lower levels of well-being, except amongst the wealthy.

³⁹ See Patsy Perry, “The Environmental Costs of Fast Fashion,” *The Independent* 8 January 2018, available at <<http://www.independent.co.uk/life-style/fashion/environment-costs-fast-fashion-pollution-waste-sustainability-a8139386.html>>, accessed 23/1/2018. See also Subramanian Senthilkannan Muthu, *Assessing the Environmental Impact of Textiles and the Clothing Supply Chain* (Oxford: Woodhead Publishing, 2014).

Consumption is often understood as an activity that yields high initial satisfaction, which diminishes over time.⁴⁰ It is initially satisfying to buy a new jumper, say, but the pleasure gained from that jumper lessens as time goes on. This means that to continue to gain satisfaction from consumerist activities, one needs to repeat them, and (some have suggested) introduce considerable variety into one's purchasing.⁴¹ This can be expensive for the individual and costly for the environment. As the example of "Fast Fashion" shows, it is more costly for the environment as the costs for the individual are reduced, allowing them to engage in more of this kind of behaviour.

Consumption of goods such as clothing is often thought to be underpinned by the desire of individuals to express and re-inforce a sense of identity.⁴² We tend to think that *some* self-expression through the purchase of consumer goods is important, since we value individuals being able to express and reinforce their sense of identity. However, to the extent that consumers become preoccupied with self-expression, this again has negative consequences for both individual and environment. Some research suggests, for instance, that certain compulsive types of consumption (particularly "impulse buying") are motivated by a "self-completion strategy" in which individuals notice a difference between their actual and ideal selves, and seek to close that gap.⁴³ If the ideal self remains elusive, on this logic, then more purchasing results along with (presumably) the abandonment of previously purchased items.

Organising our access to more goods through rental is a way of cutting off the negative effects of the kind of over-consumption we see as common.⁴⁴ This is not to say that we cannot be critical of individual over-consumption itself, or its motivations. The claim is that given the present fact of it, promoting rental is an important response. The reason for this is simple: renting is an ideal form of organising access to goods in a scenario in which individuals consume abundantly and then discard their purchases. This is because where individuals rent, they return the item in question instead of discarding it, enabling another person to have access

⁴⁰ Elster, "Self-realisation in Work and Politics," 104-106.

⁴¹ Ibid., 104.

⁴² As discussed in Helga Dittmar, Jane Beattie and Susanne Friese, "Objects, decision-considerations and self-image in men's and women's impulse purchases," *Acta Psychologica* 93 (1996): 187-206. See also Helga Dittmar, Jane Beattie and Susanne Friese, "Gender Identity and material symbols: Objects and decision-considerations in impulse purchases," *Journal of Economic Psychology* 16 (1995): 491-511.

⁴³ Dittmar et. al., "Objects."

⁴⁴ The idea that renting provides a "sustainable" alternative to ownership in the context of high consumption has been put forward in popular defences of renting, and in the public domain. See Botsman and Rogers, *What's mine is yours* and for example, Jess Cartner-Morley, "Spotify for fashion: does renting clothes signal the end of our wardrobes?" *The Guardian*, 1 November 2017, available at: <https://www.theguardian.com/fashion/2017/nov/01/spotify-for-fashion-renting-clothes-walk-in-closet-obsolete-rental-subscription-brands-dior-prada>

to it. Where multiple individuals gain satisfaction and self-expression from the same item, the number of items needed to provide this satisfaction and self-expression is reduced. So too, then, are the negative environmental consequences of this kind of behaviour.⁴⁵ Further, renting does not deny individuals the kind of self-expression through material goods that we might think is important, since it still allows them access to the goods that they see as representative or re-enforcing of their identity.

Ownership is not associated with such advantages because, although individuals who own items *can* transfer them to others once they have lost interest, for instance by re-selling them, giving them away, or renting them out themselves, they lack any imperative to do so. The rights the owner exercises over an owned item allow the owner to consume, destroy or discard the item – or simply to keep it indefinitely in the back of a cupboard. Re-selling and giving away items, further, has costs, in terms of the effort the owner has to expend in seeking out the relevant other parties. When one rents an item, on the other hand, one typically has no option but to eventually return it.

This last point prompts the objection that a more promising response to concerns about the negative effects of consumer behaviour is to advocate placing limits on the rights of owners of consumer goods. Current property-rights approaches to environmental concerns advocate placing such limits on owners of natural resources, in particular limits on their rights to consume, destroy or irrevocably alter such resources.⁴⁶ It might be argued that such proposals should be extended to the domain of personal goods, for example, we might tax individuals when they discard certain goods. However, this approach has a significant disadvantage compared to the promotion of renting. Most importantly, promoting renting still decreases resources consumption compared to a “limited ownership” scheme, because renting involves multiple people using the same item, whereas the limited ownership scheme does not. Whilst a limited ownership scheme might limit owners’ powers to (for example) throw away their goods, it does not ensure that goods are re-circulated: owners may acquire large amounts of goods and simply retain them.

The argument set out here has limits: it only applies to goods which are candidates for rental. Some goods are not candidates for rental, such as goods that are rapidly consumed with

⁴⁵ This kind of claim is used in popular defences of renting. See, for example, Botsman and Rogers, *What’s mine is yours*. For an early, influential statement see Leonard L. Berry and Kenneth E. Maricle, “Consumption Without Ownership: Marketing Opportunity for Today and Tomorrow,” *MSU Business Topics* 1973(Spring): 33-41.

⁴⁶ See, in particular, Wolf, “Contemporary Property Rights;” Carol M. Rose “Liberty, Property, Environmentalism,” *Social Philosophy & Policy* 26(2) (2009): 1-25; Dan Dennis, “Property Rights, Future Generations, and the Destruction of Natural Resources,” *Moral Philosophy and Politics* 2(1) (2015): 107-139.

use, for example. In addition, goods that are promising candidates for individuals to rent rather than own are for the most part those that they are likely to want to have possession of infrequently, for short periods of time (perhaps, at most a few months at a time). On this basis, it might be questioned what proportion of their personal goods it makes sense for any individual to rent. However, as will be discussed more in section 6 below, the possession of many types of good for a relatively short term by individuals is a characteristic of the consumer societies in which we are interested, because of factors such as rapidly changing consumer tastes. In this context, it makes considerable sense to propose that consumers could rent a greater proportion of their personal goods – and, indeed, we might argue that this is why we are seeing the emergence of rental markets in more goods, such as clothing.

Increasing the proportion of goods we rent, then, allows us to accommodate consumerist activity in a way that mitigates its damaging consequences (particularly, environmental consequences). I now turn to develop the claim that encouraging renting yields further advantages in from the perspective of a concern about consumerism: namely renting does not encourage, where ownership does encourage, the kind of identification with objects that can underpin and motivate consumerist behaviour.

We are familiar with the idea that people can feel their identity is deeply bound up with certain objects.⁴⁷ This familiar idea is echoed in the psychological literature on possession and property: there, it is claimed that objects can be experienced as “having a close connection with the self” or as “becoming part of the “extended self.””⁴⁸ Very similar claims are made in the philosophical literature.⁴⁹

Ownership is not a necessary or a sufficient condition for this kind of process of identification to occur: children may strongly identify with the belongings of their parents (that is, with things they do not own); individuals may wholly fail to identify with goods that they do own.⁵⁰ However, the philosophical literature has nevertheless tended to explicitly associate the relevant kind of identification with ownership above other property relations,⁵¹ and the psychological literature offers us reasons to think that this view is a plausible one. First, the relevant feelings of identification appear to fully develop with time, time guaranteed by the

⁴⁷ I take this wording from Margaret Jane Radin, “Property and Personhood,” *Stanford Law Review* 34, no. 5 (1982): 957-1015.

⁴⁸ Pierce, Kostova, and Dirks, “The State of Psychological Ownership: Integrating and Extending a Century of Research,” *Review of General Psychology* 7(1), 2003: 84-107; 86.

⁴⁹ For central philosophical discussions, see Radin, “Property and Personhood,” Meir Dan-Cohen, “The Value of Ownership,” *Journal of Political Philosophy* 9, no. 4 (2001): 404-434, and Cara Nine, “The Wrong of Displacement: The Home as Extended Mind,” *Journal of Political Philosophy* (2017), Online Early View.

⁵⁰ Pierce, Kostova, and Dirks, “The State of Psychological Ownership.”

⁵¹ Radin, “Property and Personhood,” Dan-Cohen, “The Value of Ownership.”

fact that ownership implies permanent rights of control over the item in question.⁵² Second, in order for some item to be a target of the relevant feelings of identification, it should be seen as “open” or “available” to the individual.⁵³ Where the individual cannot predict they will be able to retain control of a particular item (that is, where they lack rights of permanent control associated with ownership), it does not appear to be available to them in this way.

This kind of identification with or investment of the self in items is often viewed as a positive thing, and consequently it has been argued that we need to organise our systems of property in order to ensure that individuals can invest themselves in objects in this way.⁵⁴ A natural conclusion to reach, given this line of argument, is that we ought to promote ownership, particularly with respect to the kind of goods under discussion here, that is, personal goods. However, there are reasons to be resistant to this way of viewing things.

The relevant reasons are supplied by our concerns about the consequences of consumerist behaviour, which have already been discussed, above. In promoting systems of property that encourage the identification of individuals with the items in their possession, we are promoting this kind of behaviour. In the psychological literature, for instance, having a sense of identification (or, as it is called in this literature experiencing “psychological ownership”) with one’s home “typically results in preoccupation with decoration” – that is, with an activity associated with increased consumption.⁵⁵ The more one invests oneself in or comes to identify with an item, the thought is, the more one sees improvement of the item one has invested in as significant. This is particularly of concern in circumstances in which fashions and tastes change rapidly, and in which consumers are reasonably affluent and the relevant goods not prohibitively expensive. Again, as I discuss further below, these are circumstances in which many find themselves in the present-day.

The kind of identification with objects encouraged by ownership, then, appears to underpin or motivate additional consumption, since it generates individual concern with the appearance and quality of the external items that are viewed as, in some way, as extensions of the self. Owned items, we have seen above, appear to be good candidates for identification or investment of the self, even if such identification will not necessarily occur. Rented items, on the other hand, do not appear to be such good candidates (even if some identification with such items may occur). They are less “available” to an individual for identification, or self-

⁵² Pierce, Kostova, and Dirks., 96.

⁵³ Ibid., 94.

⁵⁴ Radin, “Property and Personhood.”

⁵⁵ Pierce, Kostova, Dirks, 86.

investment, because the individual anticipates that they will have to return the item in question after some period of time. Further, the period of time during which the individual has control of a rented item may not be long enough for the relevant kind of investment to occur. Whilst owning items, then, encourages identification, renting them does not appear to – indeed, the little research I have managed to find on the psychology of renting suggests that individuals do feel more detached from the items which they rent.⁵⁶ Since renting does not appear to encourage the investment of the self in items and, in fact, may encourage an attitude of detachment towards one's possessions, then, in light of the stated concerns about the consequences of consumer behaviour, this provides us with an additional reason to want to increase the proportion of goods that we rent.

One concern with this line of argument might be that it overlooks the importance of individuals identifying with or investing their selves in external items. Such items, some have argued, provide important “moorings” for individuals, preserving their identity over time. It might be claimed on this basis that we should be worried about encouraging individuals to have a more detached relationship with their possessions. I do not want to take a stance here on the importance of such identification, since one can accept my arguments here even if such identification is viewed as important.⁵⁷ The argument made in this paper is that we ought to want to organise much more of our access to goods through rental, measured against the current baseline, not *all* of our access. It is therefore consistent with accepting that there may be good reasons for individuals to own some personal goods, for instance, because such goods are important for the continuation of identity.

6. Ownership and Improvement

So far this paper has argued that we should want individuals to rent a much greater proportion of their personal goods than they currently do. However, it might be thought that this argument runs up against a common argument in favour of ownership. Wider society, it is claimed, benefits from the incentives that owners have to maintain and improve the items that they own.

⁵⁶ Jeffrey F. Durgee and Gina Colarelli O'Connor, “An Exploration into Renting as Consumption Behaviour,” *Psychology and Marketing* 12, no. 2 (1995): 89- 104.

⁵⁷ I have elsewhere argued against the view that such investment is necessary for the preservation of individual identity. Wells, “The Right to Personal Property.”

These incentives are lacking in those who merely rent goods. Consequently, promoting rental comes at a significant cost.⁵⁸

I rely here on a version of the argument in favour of ownership set out by Beitz.⁵⁹ Society has an interest in the preservation of its resources for the next generation.⁶⁰ This requires (at least) “the maintenance... of the total stock of (at any rate durable) things.”⁶¹ Ownership is associated with ensuring that society’s resources for the next generation are preserved for the following reason: it is rational for owners to maintain and/or improve the quality of the (durable) goods that they own.⁶² It is rational because it is they who will enjoy the benefits associated with this: the benefits of realising the value of the good, if sold, and the benefits of continued use of the maintained or improved good. Where a rational individual rents an item, in contrast, she will “tend to underinvest in the thing because she could not count on gaining the full benefit of her investment.”⁶³ Therefore, the more we promote rental, the more we may be concerned that we are not protecting society’s interest in the preservation of its resources for the next generation.

An immediate problem with this line of argument is that it fails to acknowledge that rented goods are also owned goods, it is just that the goods are not owned by the person who exercises rights of possession and use over them. If, therefore, we want to evaluate the claim that when we promote rental we fail to protect society’s interest in the preservation of its resources, we have to consider not just what it is rational for the person who rents goods to do, but also what it is rational for the person who rents *out* goods to do. The person who owns a good and rents it out, unlike the person who merely rents, does have reasons to maintain or improve the good in question. Like the person who owns a good and exercises possession and use rights over it, they have reason to maintain or improve the good in order to enjoy the benefits of realising the value of the good, if sold. In addition, they have reason to maintain or improve the good in order to realise the benefits (that is, the income) associated with continuing

⁵⁸ This is not, of course, the only existing argument in favour of the ownership of personal goods. In addition to the claim, discussed above, that owning personal goods is required for individual identity, it has also been argued that owning goods is important for the development of individual agency, to protect self-respect, and to protect individuals from domination. I have cast doubt on the success of these arguments elsewhere. Wells, “The Right to Personal Property.”

⁵⁹ “Property and Time.”

⁶⁰ Beitz, whose version of this argument I draw on here, notes that for some, notably Epstein, the relevant interest is in something more controversial: maximising society’s wealth over time. “Property and Time,” 11. See Richard A. Epstein, “Past and future: the temporal dimension in the law of property,” Washington University Law Review, 64 (1986), 667–722.

⁶¹ Beitz, “Property and Time,” 11.

⁶² Ibid.

⁶³ Ibid. Note that this argument assumes that renting involves exercising less than what Beitz calls “life-time” rights over the item in question.

to rent it out.⁶⁴ Even if the person who rents an item has no incentive to maintain or improve it, then, the person who rents it out does have such an incentive.

Nevertheless, a defender of Beitz might make the following kind of argument. Those who own *and* exercise possession and use rights over an item (such as the owner-occupier of a house) have two kinds of reasons to maintain or improve the relevant good. They have reasons to do with the money they can make from the item in question (they will wish to maintain or increase the value of the item). They also have reasons to do with the benefits that they themselves will gain from continued use of the maintained or improved good. In the case where an item is owned by one party, and rented out to another, the owner has only one kind of reason to maintain or improve the good. This is because both of their reasons to maintain or improve the good have to do with the money they can make from the item in question (through rental, or through sale). The person who rents (as stated above) lacks either kind of reason. This, it might be argued, means that we can more closely associate owner-occupation (or owner-use) with the preservation and improvement of the relevant goods than rental, because even when the relevant financial reasons are lacking (as they might be, in certain economic circumstances), owner-occupiers or owner-users still have a reason to maintain or improve the item in question.

The first concern with this argument is that it has quite limited relevance in the context of the present discussion, which is restricted to personal goods. Whilst society certainly has an interest in the quality of its housing being maintained for the next generation (I will discuss housing more below), it is not so clear that society has an interest in the majority of people's personal goods being preserved, or that this is what we mean when we talk about a society's "resources." A more relevant version of the argument when it comes to these kinds of goods would be as follows: society has an interest in individuals working to maintain and preserve the personal goods that they own (rather than discarding and replacing them), since this is a way of limiting society's use of resources, and limiting the amount of waste that it produces. These are ends, as I have argued above, that are significant in the present environmental context. As a consequence, we should promote owner-use over rental, to ensure the preservation of the relevant goods.

However, as has already been argued in Section 5 above, in the present context we have reason to promote rental, when it comes to limiting society's use of resources, and limiting the amount of waste it produces. The relevant context is one in which individuals do not, in fact,

⁶⁴ Thank you to an anonymous reviewer for making this point.

preserve and improve the items that they own: instead, they keep items for a short time and then discard them. In this context, promoting rental limits resource use and waste, because renting allows multiple people to use the same item.

It might seem puzzling that despite it being rational for owner-users to maintain and improve many of the items that they own, they instead typically keep them for a short time, and then discard them. However, in the present context, it is not in fact rational for owner-users to maintain and improve the personal goods that they own. The rise in waste produced by many societies in the post-war period is associated with the following factors (among others): higher incomes and cheaper consumer products, the increase in products which have “built-in obsolescence” or short life-cycles, and consumers changing their tastes.⁶⁵ In this context, owner-users often lack both of the relevant reasons to preserve or improve the items that they own. Where owner-users are affluent and the gains to be made from re-selling the item in question are not significant (or not significant to the consumer, because of their relative affluence), then one reason to improve or maintain the item is missing, namely, the prospect of preserving or increasing the value of an investment. Where owner-users know that they can affordably replace the item in question, the other relevant reason is also missing: they do not need to preserve or maintain the quality of the item in question so that they continue to use *that* item. In a context in which consumers’ tastes change rapidly they may fail to work to preserve or maintain the item in question because they know that they will wish to replace it with something more up-to-date in the near future. Finally, where products have short life-cycles or “built-in obsolescence,” then an owner has neither the hope of realising the value of the good, nor the hope of continued use, to motivate preservation and improvement.

Let me now return to discussing housing, the good to which the argument in favour of owner-occupation best applies. The argument best applies here, because (a) it is rational for owner-users to improve or maintain a good such as housing, because it is a high value item, and they wish to preserve or increase the value of it, and (b) individuals often anticipate living in their (owned) housing for a significant amount of time; therefore, if they invest in its improvement or maintenance, they will reap the benefits of continued use of the preserved or maintained good. For those who own housing and rent it out, they lack the important second type of reason to maintain or improve it. For those who merely rent housing, it is not rational for them to work to maintain or improve it. Consequently, we should prefer systems of

⁶⁵ This analysis is from Matthew Gandy, *Recycling and Waste: An exploration of contemporary environmental policy* (Aldershot: Avebury, 1993). See also, Hans Y. Tammamagi, *The Waste Crisis*.

ownership, because they are to be more closely associated with the relevant social good: the maintenance of society's stock of housing.

This argument is weaker than Beitz's original version. His original version does not identify any parties within systems of rental with reasons to maintain or improve rented items. In contrast, the present version identifies those who own items and rent them out as parties who have reasons to ensure the maintenance and/or improvement of rented items. The problem this new line of argument raises with respect to rental systems is that in certain circumstances (for instance, when the relevant financial reasons for those who rent out items are lacking) such systems will fail to ensure that society's stock of housing is maintained.

This concern is supported by the observation that, in a number of present-day societies, rental systems are associated with low-quality housing stock: in the UK, for instance, the quality of rental housing is very poor.⁶⁶ This is because, in certain conditions (for instance, where there is high demand for housing), it may not be rational for owners of rental housing to maintain or improve it, since they can attract custom of the desired sort without doing so. Despite this, however, the argument is not persuasive.

This is because the kind of renting that I argue in this paper is defensible is what I have called "decent" renting. This is renting which involves certain constraints being placed on those who rent out goods, including constraints that have to do with the quality of the goods in question. When it comes to housing, we might think that a minimum quality requirement placed on rental properties (and properly enforced) would prevent the kind of deterioration of the housing stock we currently see in the UK. Consequently, concerns that promoting renting would lead to a concerning deterioration in housing stock do not apply in this case.⁶⁷

There is also a further concern to be raised with both versions of the argument in favour of ownership (or, rather, both versions of the argument in favour of owner-occupation). This is that these arguments assume that we always ought to view owners' efforts to maintain and improve their housing in a positive light. However, we can cast doubt on this assumption, by pointing out that owner-occupation can lead not just to the kind of maintenance and

⁶⁶ See, for example, Robert Booth, "Hundreds of thousands living in squalid rented homes in England," *The Guardian* online, 28 January 2018, available at <<https://www.theguardian.com/society/2018/jan/28/hundreds-of-thousands-living-in-squalid-rented-homes-in-england>>, accessed 29/1/2018.

⁶⁷ There is, of course, a concern that placing stringent quality requirements on rental housing would drive up rental prices and/or lead to a reduction in the availability of rental housing. I cannot fully address this complex issue here, but it might be thought that measures are available to governments to prevent or mitigate these effects of regulating renting – for example, by imposing rent controls, and by providing other kinds of financial incentive to those with housing to rent out. Thank you to an anonymous reviewer for raising this concern.

improvement of goods we regard as socially desirable, but also to what we might call *wasteful* improvement.

To see this, we need to return to the idea, discussed in Section 5 above, that individuals may come to identify with, or to invest themselves in, items that they own and occupy. As noted above, this investment or identification with owned items, when it comes to housing, “typically results in preoccupation with decoration,” that is, with an activity associated with increased consumption.⁶⁸ This makes sense: plausibly, insofar as we see our homes as bound up with, and representative of, ourselves, we have reasons to want to personalise them.⁶⁹ However, it was noted above that the present consumer context is one in which consumers often change their tastes. In such a context, our desire for personalisation may translate into a desire that our surroundings reflect whatever our tastes happen to be. The upshot of this would be multiple renovations and re-decorations, with the attendant consumption of resources and production of waste. This is especially likely in the present consumer context, where the purchase of new furnishings and items for one’s home may be relatively cheap. These multiple renovations and re-decorations, in the present environmental context, ought to be viewed as *wasteful*, and consequently the “improvement” of the housing they aim to produce ought to be viewed as *wasteful* improvement.

Wasteful improvement can be more closely associated with those who own and occupy their housing than with owners who rent their housing out, or with those who merely rent, for the following reasons. When it comes to those who own housing and rent out housing, it seems less likely that they will wish to personalise a space they will not occupy. Rented items appear (as has already been noted) be less “available” to the investment of the self than owned items – consequently, those who rent may lack the impulse to personalise and improve. In addition those who rent are likely lack the relevant rights associated with wasteful improvement: they may lack rights to significantly alter their surroundings.

Even when it comes to housing, then, the present argument in favour of ownership does not convince. What those who propose the relevant defence of ownership fail to acknowledge, I think, is the extent to which the question of whether systems of ownership will, overall, produce wider social goods depends on the relevant context. Where goods are costly, consumers less affluent, and where tastes are more stable, there is at least more initial plausibility to the claim that encouraging more ownership is, overall, to be associated with

⁶⁸ Pierce, Kostova, Dirks, 86.

⁶⁹ Because it is our *homes* that we wish to personalise, this argument only applies to owner-occupation.

wider social benefits. In a context in which consumers are affluent, where tastes rapidly change, and where goods are cheaper, I have argued, it is not at all clear that ownership is correctly identified as the system which, overall, benefits wider society.

7. Conclusion

This paper has argued that there are significant advantages to be gained from organising our access to more personal property goods through rental, rather than through ownership. It has also argued that one prominent argument in favour of organising our access to goods predominantly through ownership fails to be convincing with respect to the goods under consideration.

I began this paper by noting that many such present-day societies are experiencing a rise in renting. This is something, given the arguments set out above, that we should welcome and encourage. However, there is an important caveat here: since it is *decent* renting that I have argued protects our interest in carrying out our plans and projects, welcoming and encouraging a rise in renting must be accompanied by proper regulation, to ensure that those who rent, rent decently.